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UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS

In re: RAYMOND A. KENDALL and	§	Case No. 09-21275	
CHRISTINA KENDALL a/k/a	§		
CHRISTINA VALDEZ	§		
Debtor(s)	§		

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that <u>RICHARD M. FOGEL</u>, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 a.m. on 06/17/10 in Courtroom 619, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date:	05/12/2010	By:	/s/ Richard M. Fogel
			Trustee

RICHARD F. FOGEL 321 N. CLARK STREET SUITE 800 CHICAGO, IL 60654 312-276-1334

UST Form 101-7-NFR (9/1/2009)

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Certificate of Service Page 2 of 5 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re: KENDALL, RAYMOND A.	§ Case No. 09-21275
KENDALL, CHRISTINA	§
	§
Debtor(s) VALDEZ, CHRISTINA	§

SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$ 8,501.85
and approved disbursements of	\$ 5.77
leaving a balance on hand of $\frac{1}{2}$	\$ 8,496.08
Claims of secured creditors will be paid as follows:	
Claimant	Proposed Payment
N/Δ	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/A	<i>Ipplicant</i>	Fees	Expenses
Trustee	RICHARD M. FOGEL	\$ 1,600.19	\$ 17.49
Attorney for trustee		<u> </u>	\$
Appraiser		<u>\$</u>	\$
Auctioneer		. S	\$
Accountant		\$	\$
Special Attorney for trustee	и	<u>\$</u>	\$
Charges,	U.S. Bankruptcy Court	<u> </u>	\$
Fees,	United States Trustee	\$	\$
Other		\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant Expenses Fees

1 The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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Attorney for debtor	<i>\$</i>	\$	
Attorney for	<u> </u>	<u> </u>	
Accountant for	<u> </u>	<u> </u>	
Appraiser for	<u> </u>	<i>\$</i>	
Other	\$	\$	

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number Claimant Allowed Amt. of Claim Proposed Payment N/A

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,623.31 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.8 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim		Proposed Payment	
1	Discover Bank	_ \$	7,402.83	\$	1,912.60
2	Chase Bank USA, N.A.	_ \$	9,704.76	\$	2,507.32
3	Chase Bank USA, N.A.	_ \$	5,846.87	\$	1,510.60
4	PYOD LLC, as assignee of Citibank	_ \$	1,537.48	\$	397.22
5	U.S. Bank N.A.	\$	2,131.37	\$	550.66

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim Number Claimant Allowed Amt. of Claim

Proposed Payment

N/A

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim Number Claimant Allowed Amt. of Claim

Proposed Payment

N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/RICHARD M. FOGEL

Trustee

RICHARD M. FOGEL 321 N. CLARK STREET SUITE 800 CHICAGO, IL 60654 (312) 276-1334 rfogel@shawgussis.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICASTIE OF 5 NOTICE

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Date Rcvd: May 13, 2010

Case: 09-21275 Form ID: pdf006 Total Noticed: 20 The following entities were noticed by first class mail on May 15, 2010. +Raymond A. Kendall, Christina Kendall, 8743 Scheer Drive, Tinley Park, +Martin J O'Hearn, Law Offices Of Martin J O'Hearn, 10047 S Western Ave, Tinley Park, IL 60487-8689 aty Chicago, IL 60643-1925 +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800, tr Chicago, IL 60654-4766 14035085 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 800 Brooksedge Blvd., Westerville, OH 43081-2822 3415 Vision Drive, Columbus, OH 43219-6009 14035086 +Chase, 3415 Vision Drive, Columbus, On 43224-0696
Columbus, OH 43224-0696
Wilmington, Chase, 3415 VISION DILL., Chase, P.O. Box 24696, Columbus, OH 43227 Chase, P.O. Box 24696, Columbus, OH 43227 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145 Chase/Washmtl/Prov, P.O. Box 15298, Wilmington, DE 19850-5298 In Citizens Dr., Riverside, RI 02919 Chase/Washmtl/Prov, P.O. Box 15298, Wilmington, DE 19850-5298 Chase/Washmtl/Prov, P.O. Box 15298 Chase/Washmtl/Prov, P.O. Box +Chase, 14035079 14035078 14474001 Chase/Washmtl/Prov, P.O. Box 15298, Wilmington, DE 19850-5298
+Citizens Bank/Charter Bk., 1 Citizens Dr., Riverside, RI 02915-3029
+Crown Mortgage, 6131 W. 95th Street, Oak Lawn, IL 60453-2781 14035083 14035087 14035089 15W030 N Frontage Rd 100, c/o Codilis & Assoc., Burr Ridge, IL 60527-6921 +Crown Mortgage, 14035090 +PYOD LLC its successors and assigns as assignee of, PO Box 19008, Greenville, SC 29602-9008

Sears Premier Card, P.O. Box 6283, Sioux Falls, +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank N.A., P.O. Bo +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank D.O. Box 62620) c/o Resurgent Capital Services, 14544990 Citibank, 14035081 Sioux Falls, SD 57117-6283 14730952 ++US BANK, P.O. Box 5229, Cincinnati, OH 45201) ++US BANK, 14035082 (address filed with court: US Bank, P.O. Box 6352, +Vistana Fountains Condo Assoc., Inc., P.O. Box 22051, Fargo, ND 58125-6352) 14035080 Lake Buena Vista, FL 32830-2051 14035088 +WFF Natl. Bank/American Sales, P.O. Box 94498, Las Vegas, NV 89193-4498 The following entities were noticed by electronic transmission on May 13, 2010. 14398493 E-mail/PDF: mrdiscen@discoverfinancial.com May 14 2010 02:21:38 DISCOVER BANK, DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025 14035084 E-mail/PDF: mrdiscen@discoverfinancial.com May 14 2010 02:21:38 Discover Card, P.O. Box 30943, Salt Lake City, UT 84130 TOTAL: 2 ***** BYPASSED RECIPIENTS ***** NONE. TOTAL: 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

User: lhatch

District/off: 0752-1

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Date: May 15, 2010

Joseph Spertjins